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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz 216 Haddon Ave.

Suite 406

Westmont, NJ 08018

dcarlon@kmllawgroup.com

Attorneys for Movant

Nationstar Mortgage LLC D/B/A Mr. Cooper

In Re:

Luberky A. Guerrero de Mercado,

Debtor.

Order Filed on March 20, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-27312 JNP

Adv. No.:

Hearing Date: 2/5/2020 @ 9:00 a.m.

Judge: Jerrold N. Poslusny Jr.

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: March 20, 2020

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

Page 2

Debtor: Luberky A. Guerrero de Mercado

Case No.: 19-27312 JNP

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC D/B/A Mr. Cooper, holder of a mortgage on real property located at 792 South 7th Street, Vineland, NJ, 08360, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtor, Luberky A. Guerrero de Mercado, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor will file a proof of claim within 30 days; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full, when filed; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Luberky A. Guerrero de Mercado Debtor

Case No. 19-27312-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Mar 20, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db +Luberky A. Guerrero de Mercado, 4530 Gail Lane, Newfield, NJ 08344-9111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

Prian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bcaine@parkermccay.com, Brian E Caine ${\tt BKcourtnotices@parkermccay.com}$

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eric Clayman on behalf of Debtor Luberky A. Guerrero de Mercado jenkins.clayman@verizon.net, connor@jenkinsclayman.com

Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com, informationathnk@aol.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com Melissa N. Licker on behalf of Creditor JPMC Specialty Mortgage LLC NJ_ECF_No

on behalf of Creditor JPMC Specialty Mortgage LLC NJ_ECF_Notices@mccalla.com Phillip Andrew Raymond on behalf of Creditor JPMC Specialty Mortgage LLC

phillip.raymond@mccalla.com Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmllawgroup.com

Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@rascrane.com

Stephanie F. Ritigstein on behalf of Debtor Luberky A. Guerrero de Mercado jenkins.clayman@verizon.net, connor@jenkinsclayman.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14